

February 28, 2006

Dear Sir,

As a consumer, I am against Walmart's expansion into the financial and insurance servicing markets. I already feel that the array of services they offer dominate a large portion of the consumer market place. In truth, the amount of services they should be allowed to offer needs to be curtailed. Their domineering presence in a local marketplace in my oppinion restricts competition and free trade. Instead of allowing them to get a further grip on the local marketplace through the expansion of services, we should be exercising our anti-trust laws by breaking the corporation up like we did AT&T and Dupont. Then and only then will you have a competitive and free marketplace.

In conclusion, I am completely against the Federal Deposit Insurance Company granting Walmart any type of banking license!

Joe Broyles
106 Leslie Lane
Yorktown, VA 23693